



This is a brief presentation about the 2007 changes and improvements to the Healthy Incentives<sup>SM</sup> program, our new King County health benefits plan for 2007-2009. The Healthy Incentives program is the result of a negotiated agreement by the Joint Labor Management Insurance Committee, also known as JLMIC. JLMIC is a group of 8 union representatives elected by the King County Labor Coalition who meet with management representatives to negotiate the health benefits package for employees.

## Healthy Incentives<sup>SM</sup> program goals

- Improve the health of employees and their families
- Slow the rising trend of healthcare costs
- Maintain our excellent healthcare benefits



The goals of the Healthy Incentives<sup>SM</sup> program are to:

- Improve the health of employees and their families
- Slow the rising trend of healthcare costs and
- Maintain our excellent healthcare benefits

## Healthy Incentives<sup>SM</sup> program

- Wellness assessment
- Individual action plan
  - Low risk program: “Colorful Choices” or “Get Fit on Route 66”
  - Moderate/high risk program: Coaching calls from health coach



There are still two components of the Healthy Incentives<sup>SM</sup> program: the wellness assessment and the individual action plan.

Again this year, the wellness assessment, a private and confidential survey, will be administered by our third-party vendors Harris HealthTrends and HealthMedia. Both vendors are subject to the Health Insurance Portability and Accountability Act—or HIPAA—which requires that they keep your information private, confidential, and secure. If you want to earn the silver or gold out-of-pocket expense level, you must take the wellness assessment.

The second component, your individual action plan, is based on your health risks. Again this year the low risk program consists of “Colorful Choices” or “Get Fit on Route 66” activity logs and the moderate/high risk program consists of coaching calls from a health coach.

Remember your participation is completely voluntary and confidential

## Program Improvements 2007

- Faster enrollment in individual action plans
  - *Low risk participants* - letters sent within two weeks of completing online wellness assessment (add two weeks if completing paper wellness assessment).
  - *Moderate/high risk participants* - phone calls will begin within three weeks of completing online wellness assessment (add two weeks if completing paper).



Based on the feedback from employees there are several program improvements for 2007

First improvement, faster enrollment in individual action plans

*For low risk participants* – letters will be sent within two weeks of completing the online wellness assessment. If you complete the wellness assessment by paper add an additional two weeks .

*For moderate/high risk participants* – phone calls will begin within three weeks of completing the online wellness assessment, again, add an additional two weeks if completing paper.

## Improvements *cont.*

- Improved coaching
  - Harris HealthTrends has tripled the number of coaches assigned to Healthy Incentives<sup>SM</sup> program
  - Extensive training
  - Competency testing
  - Quality assurance procedures
  - Maximum staffing during peak hours 6pm-9pm



Second, improved coaching

Harris HealthTrends has tripled the number of coaches assigned to the Healthy Incentives<sup>SM</sup> program

Coaches undergo extensive training and are required to complete competency testing before making any coaching calls

There are new quality assurance procedures and there will be maximum staffing during peak hours 6pm-9pm

## Improvements *cont.*

- Faster notification of out-of-pocket expense level
  - As soon as you complete your individual action plan you will be sent a letter confirming your gold status
    - 56 days of logging (low risk) *or*
    - Three coaching calls (moderate/high risk)



And the last improvement for 2007 is faster notification of your out-of-pocket expense level:

You will be sent a letter confirming your gold status as soon as you complete your individual action plan which is 56 days of logging if you are low risk *or* three coaching calls if you are moderate/high risk.

## Why participate in Healthy Incentives<sup>SM</sup>

- Save as much as \$1,200 in out-of-pocket expenses for a family annually.
- Improve your health:
  - Thousands of employees who participated improved their health.
  - 75% of high risk people who participated in the coaching program eliminated or reduced a risk factor.



Why participate in the Healthy Incentives<sup>SM</sup> program? You can save money and improve your health.

You can save as much as \$1200 in out-of-pocket expenses for your family in 2008 and last year thousands of employees who participated improved their health. Specifically, 75% of high risk people who participated in the coaching program eliminated or reduced a risk factor.

## Three out-of-pocket expense levels

	Gold	Silver	Bronze
<b>KingCare<sup>SM</sup></b>			
Annual Deductible	\$100/individual \$300/family	\$300/individual \$900/family	\$500/individual \$1500/family
Coinsurance	10%	20%	20%
<b>Group Health</b>			
Office Visit Copay	\$20	\$35	\$50
Hospital Copay	\$200	\$400	\$600

The three out-of-pocket expense levels remain the same: gold (the lowest), silver (medium) and bronze (the highest).

The top row shows the out-of-pocket expenses for KingCare<sup>SM</sup> members and the bottom row for Group Health members.



## Reminders

- Data will be shared between Health Media and Harris HealthTrends
- Equal participation - both employee and covered spouse/domestic partner must participate
- Participation, not your results or health status, determines your out-of-pocket expense level
- Participation in 2007 determines your level for 2008
- You may have a different risk level and individual action plan from your spouse/domestic partner



A few things to remember from last year:

To earn the gold level your data will be shared between Health Media and Harris HealthTrends remember both are bound by HIPAA laws to keep your information confidential

Equal participation - both employee and covered spouse/domestic partner must participate in order to earn the lowest out-of-pocket expense levels

Your participation, not your results or health status, determines your out-of-pocket expense level

Your participation in 2007 determines your level for 2008

You may have a different risk level and individual action plan from your spouse/domestic partner, this means that you may be keeping a “Colorful Choices” or “Get Fit on Route 66” log while your spouse or domestic partner is receiving coaching calls.

## Two steps to earn gold

### Step 1: Take the wellness assessment

- All participants are encouraged to complete online
- Paper forms must be obtained from Benefits and Retirement Operations Section (206) 684-1556 on or before **Jan.15**
- To earn **gold** complete online (paper forms must be postmarked) by **Jan.31**



Again this year there are just two simple steps to earn gold, the lowest out-of-pocket expense level

Step 1: Complete your wellness assessment online by January 31 or the paper wellness assessment must be postmarked by January 31

The same as last year, by December 31<sup>st</sup>, you and your covered spouse or domestic partner will receive separate letters at your home from Benefits and Retirement Operations Section (BROS) with details on how to take the wellness assessment. If you don't receive this letter by December 31<sup>st</sup>, call BROS.

The wellness assessment will be available online on Jan 1, 2007. For faster processing you are encouraged to complete the wellness assessment online. But you can request paper wellness assessments now by simply calling BROS

## Two steps to earn gold

### Step 2: Complete your individual action plan

#### ***Low risk individuals***

- You will receive a letter from Harris with instructions
- All logs have been modified to include entire 8 weeks (56 days) of program
- You **must** contact Harris to request paper logs for “Colorful Choices” or “Get Fit on Route 66” by **April 15**.
- You **must** start online or paper logs by **May 1**.
- All logs must be completed online or postmarked by **June 30** to earn **gold**



### Step 2: Complete your individual action plan

If you are low risk you will receive a letter from Harris HealthTrends with instructions on completing the Colorful Choices or Get Fit on Route 66 logs. The logs are available online or by paper. If you plan to complete a paper log you must contact Harris Health Trends to request a paper log by April 15<sup>th</sup>.

All logs must be started by May 1<sup>st</sup>. You will be unable to register online after this date. To complete your individual action plan, you must log for the entire 8 weeks and all logs must be completed online, faxed or postmarked by June 30 to earn gold.

## Two steps to earn gold

### Step 2: Complete your individual action plan

#### ***Moderate/high risk individuals***

- You will receive a phone call followed by a welcome packet
- You will be asked to track your activities between calls and given a confirmation number after each call
- **Three** coaching calls must be completed by **June 30** to earn **gold**



If you are moderate or high risk you will receive a phone call to enroll you in your individual action plan. Following the phone call you will receive a welcome packet with educational materials, a log and handy kitchen magnet. This year you will be asked to track your activities between calls. You will also be given a confirmation number after each coaching call. You are encouraged to use the magnet to record the dates and confirmation codes of each coaching call. To complete your individual action plan you must complete three coaching calls by June 30<sup>th</sup>.

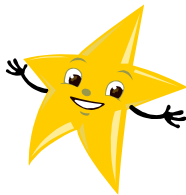
## Healthy Incentives<sup>SM</sup> program

Take the wellness  
assessment by Jan. 31  
**AND**  
complete your individual  
action plan by June 30

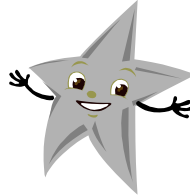
Take the online  
wellness assessment  
by June 30  
**or**  
Postmark paper wellness  
assessment by April 15

Choose not to  
participate in the  
Healthy Incentives<sup>SM</sup>  
program

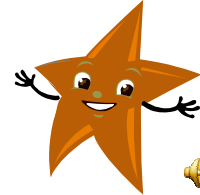
↓  
**GOLD**



↓  
**SILVER**



↓  
**BRONZE**



This simple visual shows how to earn gold, the lowest out of pocket expense level for 2008

## 2007 Dates & Deadlines- Gold level

<b>Jan 15</b>	Request paper wellness assessments on or before this date
<b>Jan 31</b>	Complete wellness assessment online <i>or</i> Paper wellness assessment must be postmarked by this date
<b>April 15</b>	Paper logs (low risk) must be requested from Harris by this date
<b>May 1</b>	Last date to start online or paper logs for “Colorful Choices” or Get Fit on Route 66”
<b>June 30</b>	Complete individual action plan: 56 days of logging or three coaching calls



Important dates and deadlines to earn gold:

<b>Jan 15</b>	Request paper wellness assessments on or before this date
<b>Jan 31</b>	Complete wellness assessment online <i>or</i> Paper wellness assessment must be postmarked by this date
<b>April 15</b>	Paper logs (low risk) must be requested from Harris by this date
<b>May 1</b>	Last date to start online or paper logs for “Colorful Choices” or Get Fit on Route 66”
<b>June 30</b>	Complete individual action plan: 56 days of logging or three coaching calls

## 2007 Dates & Deadlines- Silver level

- April 15** Paper wellness assessment must be postmarked by this date
- June 30** Last date to complete online wellness assessment



Important dates and deadlines for the silver out-of-pocket expense level

**April 15** Paper wellness assessment must be postmarked by this date

**June 30** Last date to complete online wellness assessment

## Questions?

- Call Benefits and Retirement Operations Section (206) 684-1556
- Email [kc.benefits@metrokc.gov](mailto:kc.benefits@metrokc.gov)
- Visit [www.metrokc.gov/employees](http://www.metrokc.gov/employees)
- Harris HealthTrends:
  - Toll free 1-877-279-0624
  - Fax (toll free) 1-888-572-5781



If you need to request a paper wellness assessment or have general questions you can contact BROS by phone or email

If you need to contact Harris HealthTrends call toll free 1-877-279-0624 or to fax paper logs, the toll free fax number is 1-888-572-5781